AMENDMENTS TO THE CLAIMS

This listing of claims replaces all prior versions, and listings, of claims in the application.

Listing of Claims

1. (Previously Presented) A computer-implemented method for providing a consumer with personalized credit-related information based on credit history data of the consumer, comprising:

creating an account associated with the consumer;

electronically receiving a request from the consumer for personalized credit-related information;

transmitting to a credit bureau, in response to the request from the consumer, an inquiry for credit history data relating to the consumer;

receiving credit history data on the consumer in response to the inquiry;

generating a summary report of personalized credit-related information based on the credit history data, the summary report including a credit score and an explanatory statement suggesting at least one step to improve the credit score; and

transmitting the summary report to the consumer.

2. (Previously Presented) The computer-implemented method of claim 1, wherein creating an account includes establishing an agent relationship with the consumer.

3. (Previously Presented) The computer-implemented method of claim 1, wherein transmitting an inquiry includes transmitting a Fair Credit Reporting Act Consumer Inquiry for the consumer to the credit bureau.

2

4. (Previously Presented) The computer-implemented method of claim 1, wherein generating the summary report includes generating the credit score based on the credit history data.

5. (Previously Presented) The computer-implemented method of claim 4, further comprising receiving consumer-related records from a plurality of databases in communication with one or more networks, and wherein generating the credit score includes generating the credit score based on the credit history data and at least one of the consumer-related records which is associated with the consumer.

6. (Previously Presented) The computer-implemented method of claim 1, wherein receiving the request of the consumer includes authenticating the consumer.

7. (Currently Amended) A computer-implemented method of providing one or more pre-approved offers to a consumer based on credit-related information of the consumer, comprising:

creating an account associated with the consumer; transmitting to a credit bureau an inquiry for credit history data relating to the consumer;

receiving credit history data on the consumer in response to the inquiry;

receiving at least one selection of a type of pre-approved offer the consumer desires to receive; and

selecting a pre-approved offer from a plurality of offers from multiple merchants based at least partially on the credit history data of the consumer and the selection of the at least one type of pre-approved offer the consumer desires to receive.

3

8. (Previously Presented) The computer-implemented method of claim 7, further comprising presenting the offer to the consumer, wherein the offer is for establishing a credit-based account with a merchant.

9. (Previously Presented) The computer-implemented method of claim 8, wherein presenting the offer includes displaying a selectable item on a webpage viewable by a web browser interface.

10. (Previously Presented) The computer-implemented method of claim 7, wherein identifying the pre-approved offer includes: receiving an offer from a merchant with merchant define criteria for selection of a suitable consumer; and selecting the offer based at least partially on the criteria provided by the merchant.

11. (Previously Presented) The computer-implemented method of claim 10, wherein presenting the pre-approved offer includes presenting the pre-approved offer for acceptance by the consumer, wherein the pre-approved offer is anonymously pre-approved based on a comparison of the credit history data of the consumer and the criteria provided by the merchant.

12. (Previously Presented) The computer-implemented method of claim 7, wherein the step of creating the account includes receiving preference criteria from the consumer.

13. (Previously Presented) The computer-implemented method of claim 12, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on the preference criteria of the consumer.

14. (Previously Presented) The computer-implemented method of claim 7, wherein selecting the pre-approved offer includes selecting the pre-approved offer from a merchant based at least partially on market activity of the consumer.

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15. (Previously Presented) The computer-implemented method of claim 7, wherein selecting the pre-approved offer includes determining a financial term of the pre-approved offer based at least partially on the credit history data of the consumer.

16. (Previously Presented) The computer-implemented method of claim 7, further comprising selecting a plurality of preapproved offers for the consumer based at least partially on the credit history data of the consumer and a subject preference provided by the consumer.

17. (Currently Amended) A computer-implemented method for presenting pre-approved offers to a consumer, comprising:

receiving consumer data records from a plurality of databases;

receiving at least one selection of a type of pre-approved offer a consumer desires to receive;

selecting for the consumer at least one pre-approved offer based on at least one consumer data record associated with the consumer and the selection of the at least one type of pre-approved offer the consumer desires to receive, wherein the pre-approved offer is from at least one merchant; and

sending a web-based representation of the pre-approved offer to the consumer.

18. (Previously Presented) The computer-implemented method of claim 17, wherein receiving the consumer data record includes receiving at least one of credit history report associated with the consumer and at least one consumer data record associated with the consumer.

5

19. (Previously Presented) The computer-implemented method of claim 18, wherein selecting the pre-approved offer includes selecting the pre-approved offer based at least partially on the credit history record.

20. (Previously Presented) The computer-implemented method of claim 17, further comprising receiving an offer acceptance indication from the consumer in response to the representation of the pre-approved offer.

21. (Previously Presented) The computer-implemented method of claim 17, where selecting the pre-approved offer includes determining a financial term of the pre-approved offer.

22. (Previously Presented) The computer-implemented method of claim 17, wherein selecting the pre-approved offer includes comparing at least one consumer data record with modeling criteria provided by the merchant.

23. (NEW) The computer-implemented method of claim 1, wherein the merchant comprises a financial institution, and the consumer comprises a borrower.

24. (NEW) The computer-implemented method of claim 7, wherein the merchant comprises a financial institution, and the consumer comprises a borrower.

25. (NEW) The computer-implemented method of claim 17, wherein the merchant comprises a financial institution, and the consumer comprises a borrower.